



# LENAPE REGIONAL HIGH SCHOOL DISTRICT

K. KIKI KONSTANTINOS ADMINISTRATION  
AND STAFF DEVELOPMENT BUILDING

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DR. CAROL BIRNBOHM, *Superintendent of Education*

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LENAPE HIGH SCHOOL  
SHAWNEE HIGH SCHOOL  
CHEROKEE HIGH SCHOOL  
SENECA HIGH SCHOOL

PAIGE MACGREGOR, *Director of Personnel*

## 403(b) UNIVERSAL AVAILABILITY NOTICE

### The Opportunity.

All Lenape Regional High School District (“District”) employees have the opportunity to save for retirement by participating in your Employer’s 403(b) retirement plan. **403(b) retirement plans are a free benefit with a quick setup which help lower your taxes and save for your future.** We recommend that all employees view a 3-minute video on OMNI’s education website [403bwhyme.com](http://403bwhyme.com) which explains a 403(b) plan and how to contribute.

### How Can I Participate?

First, you must **open an account with an investment provider participating in the Plan.** A list of the Plan’s participating investment providers may be viewed on OMNI’s website [www.omni403b.com](http://www.omni403b.com) after submitting your Employer’s name and state in the blue box labeled “Employer Plan Info.”

<b>CURRENT LIST OF APPROVED 403(B) PROVIDERS:</b>	<b>AMERIPRISE FINANCIAL SERVICE, INC.</b>	Phone: 856-359-9810
	<b>AXA EQUITABLE</b>	Phone: 732-452-7275
	<b>LINCOLN INVESTMENT PLANNING, INC</b>	Phone: 856-596-4830
	<b>METLIFE</b>	Phone: 856-802-0980
	<b>SIRACUSA</b>	Phone: 888-439-0770

After opening an account with a participating investment provider, then you can **make pre-tax contributions by submitting a Salary Reduction Agreement (“SRA”) online via OMNI’s website** or by submitting a completed SRA form to OMNI either by facsimile to (585) 672-6194 or by mail to 1099 Jay St., Bldg F, Rochester, NY, 14611.

### How Much Can I Contribute Annually?

**You may contribute up to \$18,000 in 2017;** this amount is subject to change annually. If you have at least 15 years of service with your employer or you are at least 50 years old, you may be entitled to make additional contributions.

### What If I Already Have A 403(b) Account with a District approved investment provider?

If you are already contributing to a LRHSD approved provider 403(b) Plan, and you want to change your contribution amount or investment provider, simply complete and submit a new SRA through ONMI.

### What If I Already Contribute to Another Retirement Plan?

**In order to comply with IRS regulations, the District is required to be notified** of your participation in a 401K plan, 403(b) plan, SIMPLE IRA, SIMPLE 401 OR SARSEP plan that is in addition to the District’s 403(b) and/or 457(b) plan. In the event you choose to participate in one of the previously mentioned plans that are outside of the District’s 403(b) and/or 457(b) plan, please notify Paige MacGregor via email at [pmacgregor@lrhsd.org](mailto:pmacgregor@lrhsd.org).

### What If I Do Not Want To Contribute?

If you do not want to take advantage of this program, simply submit an SRA to OMNI with the option “I do not wish to participate at this time” selected. See directions above for on-line and paper submission options.

### How can I get more information?

If there are any questions, you may contact the Plan’s administrator, The OMNI Group at 877-544-6664.